

FILED BY EXPRESS MAIL RECEIPT NO. TB606868768 US
ON JUNE 6, 1994

APPLICATION FOR LETTERS PATENT
OF THE UNITED STATES
FOR
USER INTERFACE FOR REMOTE COMMUNICATIONS AND TRANSACTION
PROCESSING WITH FINANCIAL INSTITUTIONS, AND SERVICE
AND INFORMATION PROVIDERS AND THE LIKE

DECLARATION FOR PATENT APPLICATION
Docket No. 258100-87183

As the below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated
below next to our names.

I believe I am the original, first and joint inventor and that we
are the original, first and joint inventors of the subject matter
which is claimed and for which a patent is sought on the invention
entitled USER INTERFACE FOR REMOTE COMMUNICATIONS AND TRANSACTION
PROCESSING WITH FINANCIAL INSTITUTIONS, AND SERVICE AND
INFORMATION PROVIDERS AND THE LIKE, the specification of which is
attached hereto.

We hereby state that we have reviewed and understand the contents
of the above identified specification, including the claims, as
amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material
to the examination of this application in accordance with Title
37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United
States Code, §119 of any foreign application(s) for patent or
inventor's certificate listed below and have also identified below
any foreign application for patent or inventor's certificate
having a filing date before that of the application on which
priority is claimed:

Prior Foreign Application(s)	Priority	Claimed
<u>None</u>		
(Number)	(Country)	(Day/Month/Year Filed)
	Yes	No

We hereby claim the benefit under Title 35, United States Code, §120 of any
United States application(s) listed below and, insofar as the subject matter
of each of the claims of this application is not disclosed in the prior
United States application in the manner provided by the first paragraph of
Title 35, United States Code, §112, we acknowledge the duty to disclose
material information as defined in Title 37, Code of Federal Regulations,
§1.56 which occurred between the filing date of the prior application and the
national or PCT international filing date of this application:

<u>Not applicable.</u>		
(Application Serial No.)	(Filing Date)	(Status-patented, pending, abandoned)

We hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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We hereby declare that all statements made herein of our knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of joint inventor: John W. Fulton

Inventor's signature: John W. Fulton Date: June 3
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Full name of joint inventor: Thomas N. Shafer

Inventor's signature: Thomas N. Shafer Date: June 3
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Full name of joint inventor: Marianne Shepard

Inventor's signature: Marianne Shepard Date: June 2
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